



Planning is Key to Mitigation

Full Mitigation Best Practice Story

Wells County, Indiana

Bluffton, IN— Bluffton, an historic town set along the Wabash River, regularly pays a price for its bucolic setting: severe flooding. The Wabash has overflowed its banks many times since the Great Flood of 1913, but the floods in 2003 and 2005 forced evacuation and brought renewed focus on steps the community residents could take to protect themselves and their property in the future.



"As the waters were rising in 2003, we brought in surveyors and engineers to mark levels," said Town of Bluffton Mayor Ted Ellis. "They let us know we were right on target with our established floodplain management guidelines and our Base Flood Elevation figures, as shown on the FEMA maps." The town also knew, if a flood like this could happen once, it could happen again.

Sure enough, early in 2005 threatening floodwaters came again. This time, however, because of planning and preparation, the Town was better able to concentrate response efforts in areas with the greatest potential for significant damage. "Through the FEMA Hazard Mitigation Grant Program, we were able to purchase properties and turn them into green space," said Jerri Lehman, Wells County Emergency Management Director. "The area is no longer a drain on resources or emotions."

Buying homes and properties, some held by families for generations, can be a challenge even when they have sustained repetitive flood damage. Regular town meetings were held to discuss mitigation options and explain how various programs might work. Progress reports were mailed to residents and businesses keeping them informed. Once all agreed that a buyout was their best choice, the community readily approved funding to meet the cost-share obligation of the FEMA grant.

The Town's next task was to decide which homes they would offer to purchase and remove as part of the initiative. Properties were targeted based on their position in the floodplain and grouped into four categories: owner-occupied with greater than 50 percent flood damage, not occupied by owner with greater than 50 percent flood damage, owner-occupied with less than 50 percent flood damage and not occupied by owner with less than 50 percent flood damage. All properties in the first three categories were included in the program. A total of 25 residential structures were approved for acquisition and demolition.

To remove the structures on the selected properties, the town chose licensed contractors through their standard bidding process. "When the time came to level the homes, we gave the owners the option to attend" said Ellis. Half decided to watch, but the other half said, "'Don't even tell me when it's going to happen. I don't want to know.' It's a hard thing, the family's losing part of it's history, and the community part of its flavor."

Still, the benefits far outweigh the cost. "The buyout program worked for us on several levels," said Ellis. "First, we didn't have to waste valuable time trying to protect an area that was going to get hit despite our best efforts. More importantly, folks in Bluffton don't get stressed every time the rain comes. They know things are being done to ensure their safety and protect their property, and they are an important part of the process."

Activity/Project Location

Geographical Area: **Single County in a State**

FEMA Region: **Region V**

State: **Indiana**

County: **Wells County**

City/Community: **Bluffton**

Key Activity/Project Information

Sector: **Private**
Hazard Type: **Flooding**
Activity/Project Type: **Acquisition/Buyouts; Land Use/Planning**
Activity/Project Start Date: **04/2004**
Activity/Project End Date: **Ongoing**
Funding Source: **Hazard Mitigation Grant Program (HMGP)**
Funding Recipient: **Local Government**

Activity/Project Economic Analysis

Cost: **\$929,623.00 (Actual)**

Activity/Project Disaster Information

Mitigation Resulted From Federal
Disaster? **Yes**
Federal Disaster #: **1476 , 07/11/2003**
Value Tested By Disaster? **Yes**
Tested By Federal Disaster #: **No Federal Disaster specified**
Year First Tested: **2005**
Repetitive Loss Property? **Yes**

Reference URLs

Reference URL 1: **<http://www.floodsmart.gov>**
Reference URL 2: **<http://www.fema.gov/government/grant/hmgp/index.shtm>**

Main Points

- The Town of Bluffton verified its FEMA Base Flood Elevation figures using surveyors and engineers.
- Developed a systematic approach to determining which homes were candidates for acquisition and demolition.
- Purchased 25 homes and properties using the FEMA hazard Mitigation Grant Program.
- Community residents and businesses remained involved throughout the process by routine progress reports.
- Residents assured their safety during severe flooding through the buyout program .



A farm in Bluffton IN has been hit by floods repeatedly



Bluffton homes flooded in July 2003.